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(to be used for all correspondence after initial filing)

		Application Number	10/066,174
		Filing Date	01-29-2002
		First Named Inventor	FISHER, Douglas
		Art Unit	3621
		Examiner Name	BAYAT, Bradley B.
Total Number of Pages in This Submission	106	Attorney Docket Number	01-111

1-20-04

### ENCLOSURES (Check all that apply)

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Remarks		
4 - IDS References, including: 1 PCT Application 3 Non-patent Documents		

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Firm or Individual name	Howard E. Lebowitz
Signature	
Date	1/5/2004

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## **INFORMATION DISCLOSURE STATEMENT BY APPLICANT**

*(Use as many sheets as necessary)*

Sheet 1 of 2

<b>Complete if Known</b>	
Application Number	10/066174
Filing Date	01-29-2002
First Named Inventor	FISHER, Douglas
Unit	3621
Examiner Name	BAYAT, Bradley B.
Attorney Docket Number	01-111

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FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (If known)			
	1	IE WO 00/49586 A1	08-24-2000	Orbis Patents, Ltd	Pages 7-9, 13-17
					Fig. 15

Examiner Signature		Date Considered	
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Sheet	2	of	2	Attorney Docket Number	01-111
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**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	2	"Transale: A Simple Solution for e-payment security and authorization", originally published in PC Magazine, July 2000, downloaded from "http://www.transale.com/pcmagazine.htm on March 10, 2002 (3 Pages)	
	3	"Telemoney - How it Works", downloaded from http://www.telemoneyworld.com/howitworks.shtml" on March 10,2002 (1 page)	
	4	"E-Payment Security", downloaded from "http://www.globeid.com/products/@payvault.htm on September 16,2001 (8 page document, pages 5 and 6)	

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